

JAMES F. LISOWSKI, SR.,
Panel Bankruptcy Trustee
Nevada Bar No.: 4321
P.O. Box 95695
Las Vegas, Nevada 89193
Phone: (702) 737-6111
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E-Filed June 21, 2010

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEVADA

In Re:
DORI KOVEN

Case No.: BK-S-09-26248 MKN
Chapter 7

Address:
508 BERNINI STREET
LAS VEGAS, NV 89144

Debtor(s)

**TRUSTEE'S NOTICE OF FINDING
ASSETS, NOTICE TO FILE PROOF OF
CLAIM AND NOTICE OF TIME
LIMITATION**

TO: ALL PARTIES IN INTEREST

NOTICE IS HERBY GIVEN, pursuant to Bankruptcy Rule 3002C(5), that the Trustee has found assets in this estate from which a payment of dividends appears possible. Any creditor holding a claim against the estate may file proof of claim by mailing it to **Clerk, U.S.**

Bankruptcy Court, 300 Las Vegas Boulevard South, Fourth Floor, Las Vegas, NV 89101, or by filing in person at that address.

(DO NOT SEND TO TRUSTEE)

NOTICE IS FURTHER GIVEN that to be considered for a dividend in accordance with the Rule, a proof of claim must be filed within ninety-five (95) days after the date of this notice. Claims not filed by the Bar Date are generally not allowed. The Bar date, or last date to file by

1 the Bar date are generally not allowed. The Bar Date or last date to file a Proof of Claim in this
2 case is **SEPTEMBER 24, 2010.**

3 **Dated this: Monday, June 21, 2010**

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5 **/s/ James F. Lisowski, Sr.**
6 JAMES F. LISOWSKI, SR., TRUSTEE
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B 10 (Official Form 10) (12/07)

UNITED STATES BANKRUPTCY COURT DISTRICT OF _____		PROOF OF CLAIM
Name of Debtor: DORI KOVEN		Case Number: BK-S-09-26248 MKN
<i>NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.</i>		
Name of Creditor (the person or other entity to whom the debtor owes money or property):		<ul style="list-style-type: none"> Check this box to indicate that this claim amends a previously filed claim.
Name and address where notices should be sent:		
Telephone number:		Court Claim Number: _____ (if known) Filed on: _____
Name and address where payment should be sent (if different from above):		<ul style="list-style-type: none"> Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars. Check this box if you are the debtor or trustee in this case.
Telephone number:		
1. Amount of Claim as of Date Case Filed: \$ _____ If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4. If all or part of your claim is entitled to priority, complete item 5. <ul style="list-style-type: none"> Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges. 		5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount. Specify the priority of the claim. <ul style="list-style-type: none"> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B). Wages, salaries, or commissions (up to \$10,950*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. §507 (a)(4). Contributions to an employee benefit plan - 11 U.S.C. §507 (a)(5). Up to \$2,425* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. §507 (a)(7). Taxes or penalties owed to governmental units - 11 U.S.C. §507 (a)(8). Other - Specify applicable paragraph of 11 U.S.C. §507 (a)(____).
2. Basis for Claim: _____ (See instruction #2 on reverse side.)		
3. Last four digits of any number by which creditor identifies debtor: _____ 3a. Debtor may have scheduled account as: _____ (See instruction #3a on reverse side.)		
4. Secured Claim (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information. Nature of property or right of setoff: • Real Estate • Motor Vehicle • Other Describe: Value of Property: \$ _____ Annual Interest Rate ____ % Amount of arrearage and other charges as of time case filed included in secured claim, if any: \$ _____ Basis for perfection: _____ Amount of Secured Claim: \$ _____ Amount Unsecured: \$ _____		
6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim. 7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See definition of "redacted" on reverse side.) DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING. If the documents are not available, please explain:		Amount entitled to priority: \$ _____ <i>*Amounts are subject to adjustment on 4/1/10 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.</i>
Date: _____	Signature: The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.	
		FOR COURT USE ONLY

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

B 10 (Official Form 10) (12/07) - Cont.

INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.

Items to be completed in Proof of Claim form**Court, Name of Debtor, and Case Number:**

Fill in the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the bankruptcy debtor's name, and the bankruptcy case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is located at the top of the notice.

Creditor's Name and Address:

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

1. Amount of Claim as of Date Case Filed:

State the total amount owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

2. Basis for Claim:

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card.

3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

3a. Debtor May Have Scheduled Account As:

Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

4. Secured Claim:

Check the appropriate box and provide the requested information if the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See DEFINITIONS, below.) State the type and the value of property that secures the claim, attach copies of lien

documentation, and state annual interest rate and the amount past due on the claim as of the date of the bankruptcy filing.

5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a).

If any portion of your claim falls in one or more of the listed categories, check the appropriate box(es) and state the amount entitled to priority. (See DEFINITIONS, below.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

6. Credits:

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

7. Documents:

Attach to this proof of claim form redacted copies documenting the existence of the debt and of any lien securing the debt. You may also attach a summary. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary. FRBP 3001(c) and (d). Do not send original documents, as attachments may be destroyed after scanning.

Date and Signature:

The person filing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2), authorizes courts to establish local rules specifying what constitutes a signature. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. Attach a complete copy of any power of attorney. Criminal penalties apply for making a false statement on a proof of claim.

DEFINITIONS**Debtor**

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

Creditor

A creditor is the person, corporation, or other entity owed a debt by the debtor on the date of the bankruptcy filing.

Claim

A claim is the creditor's right to receive payment on a debt that was owed by the debtor on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

Proof of Claim

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

Secured Claim Under 11 U.S.C. §506(a)

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car.

A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

Unsecured Claim

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

Claim Entitled to Priority Under 11 U.S.C. §507(a)

Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

Redacted

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax-identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

Evidence of Perfection

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

INFORMATION**Acknowledgment of Filing of Claim**

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system (www.pacer.psc.uscourts.gov) for a small fee to view your filed proof of claim.

Offers to Purchase a Claim

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 *et seq.*), and any applicable orders of the bankruptcy court.

CERTIFICATE OF NOTICEDistrict/off: 0978-2
Case: 09-26248User: hookssl
Form ID: pdf810Page 1 of 2
Total Noticed: 43

Date Rcvd: Jun 22, 2010

The following entities were noticed by first class mail on Jun 24, 2010.

db +DORI H. KOVEN, 508 BERNINI STREET, LAS VEGAS, NV 89144-4031
 5185514 +Accredited Home Lender, Acct No 407191008, Attention: Bankruptcy,
 15253 Avenue Of Science Building 3, San Diego, CA 92128-3437
 5185515 +American Express, Acct No 3499908345080893, c/o Becket and Lee, Po Box 3001,
 Malvern, PA 19355-0701
 5185517 +Americas Servicing Co, Acct No 1061205090931, Attention: Bankruptcy, 1 Home Campus,
 Des Moines, IA 50328-0001
 5185518 +Barclays Bank Delaware, Acct No 51489190023007, Attention: Customer Support Department,
 Po Box 8833, Wilmington, DE 19899-8833
 5483823 +CANDICA, L.L.C., C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 5185519 +Capital 1 Bank, Acct No 517805725581, Attn: C/O TSYS Debt Management, Po Box 5155,
 Norcross, GA 30091-5155
 5185520 +Chase, Acct No 514874900902, 201 N. Walnut St//Del-1027, Wilmington, DE 19801-2920
 5185521 +Chase - Cc, Acct No 412137500002, Attention: Bankruptcy Department, Po Box 15298,
 Wilmington, DE 19850-5298
 5185522 +Chase Manhattan, Acct No 10622811531101, Attn: Bankruptcy Research Dept, 3415 Vision Dr,
 Columbus, OH 43219-6009
 5185523 Clark County Treasurer, 500 S. Grand Central Pkwy, 1st Floor, PO Box 551220,
 Las Vegas, NV 89155-1220
 5185524 +David Brough, Acct No 001627, 5401 Rome Blvd, Las Vegas, NV 89131-2914
 5185525 +Department of Employment, Training and, Rehab, Employment Security Division,
 500 E. Third Street, Carson City, NV 89713-0002
 5185527 +E-Bay, Acct No solomacyl971, 2145 Hamilton Avenue, San Jose, CA 95125-5905
 5185530 ++FORD MOTOR CREDIT COMPANY, PO BOX 6275, DEARBORN MI 48121-6275
 (address filed with court: Ford Motor Credit Corporation, Acct No NGN3212BC7,
 National Bankruptcy Center, Po Box 537901, Livonia, MI 48153)
 5185529 +First Premier Bank, Acct No 5433624511318068, 900 Delaware Suite 7,
 Sioux Falls, SD 57104-0337
 5185528 +First Premier Bank, Acct No 4610074514240992, Po Box 5524, Sioux Falls, SD 57117-5524
 5242514 +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite 200,
 Tucson, AZ 85712-1083
 5185533 +Hsbc Bank, Acct No 539662023451, Attn: Bankruptcy, Po Box 5253,
 Carol Stream, IL 60197-5253
 5185534 Hsbc/neimn, Acct No 49101774609, Attn: Bankruptcy, Po Box 15522, Wilmington, DE 19850
 5185535 +Hsbc/saks, Acct No 7527123447, 12 E 49th Street, New York, NY 10017-1028
 5185536 +Law Office of Rodney K. Okano, 2400 S. Cimarron Road, Suite # 130, Las Vegas, NV 89117-7902
 5185537 +Long Beach Acceptance, Acct No 20000278692151001, Americredit, Po Box 183853,
 Arlington, TX 76096-3853
 5185538 +Macys/fdsb, Acct No 4850496718520, Macy's Bankruptcy, Po Box 8053, Mason, OH 45040-8053
 5185539 +Mtn West Chiropractic of Green Valley, Acct No 6396, 321 N. Pecos, Suite # 200,
 Henderson, NV 89074-1348
 5185540 +Nevada Department of Taxation, Grant Sawyer Office Building,
 555 E. Washington Avenue, Ste. 1300, Las Vegas, NV 89101-1046
 5520940 +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., PO Box 12914,
 NORFOLK VA 23541-0914
 5185542 +State of Nevada Dept. of Motor Vehicles, Attn: Legal Division, 555 Wright Way,
 Carson City, NV 89711-0001
 5185544 +United States Attorney's Office, Attn: Civil Process Clerk, 333 Las Vegas Blvd, South,
 Suite # 5000, Las Vegas, NV 89101-7071
 5185545 +Us Dept Of Education, Acct No 1415896941, Attn: Borrowers Service Dept, Po Box 5609,
 Greenville, TX 75403-5609
 5185546 +Visdsnb, Acct No 4308514436290358, Bankruptcy, 6356 Corley Rd, Norcross, GA 30071-1704
 5185547 +Wells Fargo, Acct No 50082120867260001, Po Box 60510, Los Angeles, CA 90060-0510
 5185548 Wells Fargo Bank, Acct No 4213, PO Box 5058, Portland, OR 97208-5058
 5185549 +Wells Fargo Bank Nv Na, Acct No 65065040034631998, Po Box 31557, Billings, MT 59107-1557
 5185550 +Wells Fargo Card Ser, Acct No 446542011430, Po Box 5058, Portland, OR 97208-5058
 5185551 +Wells Fargo Home Mtg, Acct No 7080070952544, Attention: Bankruptcy Department MAC-X,
 3476 Stateview Blvd., Fort Mill, SC 29715-7203
 5185552 +Wshngtn Mutl, Acct No 1508019291312, 324 W Evans St, Florence, SC 29501-3430

The following entities were noticed by electronic transmission on Jun 23, 2010.

5185516 E-mail/Text: ebnbankruptcy@ahm.honda.com American Honda Finance,
 Acct No 115775241, 600 Kelly Way, Holyoke, MA 01040
 5486708 E-mail/PDF: mrdiscen@discoverfinancial.com Jun 23 2010 04:17:33 DISCOVER BANK,
 DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025
 5185526 +E-mail/PDF: mrdiscen@discoverfinancial.com Jun 23 2010 04:17:33 Discover Fin Svcs Llc,
 Acct No 601149942785, Po Box15316, Wilmington, DE 19850-5316
 5185532 +E-mail/PDF: gecsedirecoverycorp.com Jun 23 2010 03:52:31 Gemb/tourneau,
 Acct No 504662030019, Po Box 981439, El Paso, TX 79998-1439
 5185541 +E-mail/Text: bnc@nordstrom.com Nordstrom FSB, Acct No 0015219329,
 Attention: Bankruptcy Department, Po Box 6566, Englewood, CO 80155-6566
 5185543 +E-mail/Text: USTPRegion17.LV.ECF@usdoj.gov United State Trustee,
 300 Las Vegas Blvd S., # 4300, Las Vegas, NV 89101-5803

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5185531 Gemb/ppbycr, Acct No 604407300059

District/off: 0978-2
Case: 09-26248

User: hookssl
Form ID: pdf810

Page 2 of 2
Total Noticed: 43

Date Rcvd: Jun 22, 2010

cr* +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite 200,
Tucson, AZ 85712-1083

TOTALS: 1, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

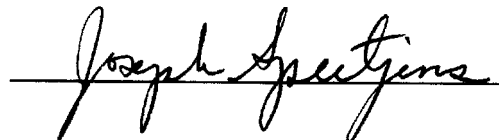
Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 24, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.